

EARLY, LENNON, CROCKER & BARTOSIEWICZ, P.L.C.

ATTORNEYS AT LAW
900 COMERICA BUILDING
KALAMAZOO, MICHIGAN 49007-4752
TELEPHONE (269) 381-8844
FACSIMILE (269) 381-8822

2003 OCT -8 AM 9:27
T.R.A. DOCKET ROOM

GEORGE H. LENNON
DAVID G. CROCKER
MICHAEL D. O'CONNOR
HAROLD E. FISCHER, JR.
LAWRENCE M. BRENTON
GORDON C. MILLER
GARY P. BARTOSIEWICZ
BLAKE D. CROCKER

ROBERT M. TAYLOR
RON W. KIMBREL
PATRICK D. CROCKER
ANDREW J. VORBRICH
TYREN R. CUDNEY
STEVEN M. BROWN
KRISTEN L. GETTING

OF COUNSEL

THOMPSON BENNETT
JOHN T. PETERS, JR.

VINCENT T. EARLY
(1922 - 2001)
JOSEPH J. BURGIE
(1926 - 1992)

October 6, 2003

Joe Werner, Chief
Telecommunications Division
Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, TN 37243

RE: American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm

DOCKET NO.

03-00552

Dear Mr. Werner:

Enclosed for filing with the Regulatory Authority, please find an original and thirteen (13) copies of the above captioned corporation's APPLICATION FOR CERTIFICATE TO PROVIDE COMPETING LOCAL TELECOMMUNICATION SERVICES, along with a check in the amount of \$25.00 for filing fees relating to same.

Also enclosed is an exact duplicate of this letter. Please date-stamp the duplicate and return same to me in the enclosed postage-paid envelope.

Please contact the undersigned should you have any questions or concerns.

Very truly yours,

EARLY, LENNON, CROCKER & BARTOSIEWICZ, P.L.C.

Patrick D. Crocker

PDC/tlb

BEFORE THE TENNESSEE REGULATORY AUTHORITY

**IN THE MATTER OF THE APPLICATION
OF AMERICAN FARM BUREAU, INC.
D/B/A THE FARM BUREAU®
CONNECTIONsm FOR A CERTIFICATE
TO PROVIDE COMPETING LOCAL
TELECOMMUNICATION SERVICES**

**APPLICATION FOR CERTIFICATE TO PROVIDE
COMPETING LOCAL TELECOMMUNICATIONS SERVICES**

Pursuant to applicable Tennessee Statutes and the Rules and Regulations of the Tennessee Regulatory Authority and Section 253 of the Federal Telecommunications Act of 1996 ("Act"), American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm ("AFB") respectfully requests that the Tennessee Regulatory Authority ("TRA") grant AFB authority to provide competing local telecommunications services including: facilities-based and resold local exchange, exchange access telecommunications services within the State of Tennessee. AFB is willing and able to comply with all applicable rules and regulations in Tennessee pertaining to the provision of competing local telecommunications services. TCA 65-4-201.

In support of its Application, American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm submits the following:

1. The full name and address of the Applicant is:

American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm
225 Touhy Avenue
Park Ridge, IL 60068
Telephone: (847) 685-8600
Facsimile: (847) 685-8680
Toll Free: (800) 362-3276

Questions regarding this application should be directed to:

Patrick D. Crocker
Early, Lennon, Crocker & Bartosiewicz, P.L.C.
900 Comerica Building
Kalamazoo, MI 49007
Telephone: (269) 381-8844
Facsimile: (269) 381-8822

Contact name and address at the Company is:

Casey Wojciechowski
American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm
225 Touhy Avenue
Park Ridge, IL 60068
Telephone: (847) 685-8600
Facsimile: (847) 685-8680

2. Organizational Chart of Corporate Structure: Include any pertinent acquisition or merger information.

See **Exhibit A**

3. Corporate Information:

AFB is a corporation incorporated in the State of Illinois. A copy of AFB's Articles of Incorporation is provided in **Exhibit B**. A copy of AFB's Authority to transact business in the State of Tennessee is provided in **Exhibit C**. The names and addresses of the principal corporate officers and directors are provided in **Exhibit D**. There are no officers in Tennessee. The biographies of the principal officers and any other key technical staff are in **Exhibit E**.

4. AFB possesses the managerial, technical, and financial ability to provide local telecommunications service in the State of Tennessee as demonstrated below:

A. Financial Qualifications:

In support of its financial qualifications, AFB attaches financials as **Exhibit F**.

Exhibit G is a capital expenditures budget for indicating type of equipment to be purchased, cost, and sources for funding of projected capital expenditures.

Corporate Surety Bond or irrevocable letter of credit is provided as **Exhibit H**

B. Managerial Ability:

As shown in Exhibit E to this Application, AFB has the managerial expertise to successfully operate a telecommunications enterprise in Tennessee. As described in the attached biographical information, AFB's management team has extensive management and business experience in telecommunications.

C. Technical Qualifications:

AFB's services will satisfy the minimum standards established by the TRA. The Company will file and maintain tariffs in the manner prescribed by the TRA and will meet minimum basic local standards, including quality of service and billing standards required of all LEC'S regulated by the TRA. Applicant does not have any special CPE (Customer Premise Equipment) requirements, which would not be compatible with the Incumbent Local Exchange Carrier's systems. As noted in the biographies in **Exhibit E**, the principal officers have several years of telecommunications expertise. Thus, AFB is certainly technically qualified to provide local exchange service in Tennessee.

5. Proposed Service Area:

AFB is authorized to provide interexchange telecommunication services in Alabama, Arkansas, California, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Utah, Vermont, Virginia Washington, West Virginia, and Wisconsin.

AFB is authorized to provide local exchange services in Wisconsin and New York and intends to file applications contemporaneously with this filing in the states of Arkansas, California, Connecticut, Georgia, Indiana, Kansas, Michigan, Missouri, Nevada, Ohio, Oklahoma, and Texas. AFB has local exchange application pending in Illinois.

The applicant proposes to offer its services throughout the State of Tennessee, AFB intends to provide service in the areas currently being served by BellSouth and Sprint/United, which are designated open to competition. AFB intends to offer this broad range of telecommunications services through the use of its own facilities, resold facilities, and through a combination of these provisioning methods using the unbundled network element ("UNE-P") platform (UNE-P). AFB anticipates collocating DSLAMS and other related electronic equipment in the central offices of the ILECS.

6. Types of Local Exchange Service to be provided:

AFB expects to offer a broad variety of local exchange services, to primarily residential customers in Tennessee. AFB's initial line of local services will be comparable to that currently offered by the incumbent LECs. Initially AFB plans to offer basic access line service, Optional Calling Features, Directory Assistance, Directory Services, and Operator Services, as well as all services required under Chapter 1220-4-8-.04 (3) (b) and (c).

7. Repair and Maintenance:

AFB understands the importance of effective customer service for local service customers. AFB has made arrangements for its customers to call the company at its toll-free customer service number (800) 362-3276. In addition, customers may contact the company in writing at the headquarters address. The toll free number will be printed on the customer's monthly billing statements. The Tennessee contact person knowledgeable about providers operations is Casey Wojciechowski reference (1.) above.

Grant of the Application will further the goals of the Tennessee Legislature and further the public interest by expanding the availability of competitive telecommunications services in the State of Tennessee. In addition, intrastate offering of these services is in the public interest because the services will provide Tennessee customers increased efficiencies and cost savings. Authorizing AFB to provide local exchange telecommunications services will enhance materially the telecommunications infrastructure in the State of Tennessee and will facilitate economic development.

In particular, the public will benefit both directly, through the use of the competitive services to be offered by AFB, and indirectly because AFB's presence in Tennessee will increase the incentives for other telecommunications providers to operate more efficiently, offer more innovative services, reduce their prices, and improve their quality of service. Grant of this Application will further enhance the service options available to Tennessee citizens for the reasons set forth above.

8. Small and Minority-Owned Telecommunications Business Participation Plan: (65-5-212):
Exhibit I

9. Toll Dialing Parity Plan: **Exhibit J**

10. Applicant has served notice of this application to the eighteen (18) incumbent local exchange telephone companies in Tennessee with a statement regarding the company's intention of operating geographically. See **Exhibit K** for the list.

11. Numbering Issues: Statement provided in **Exhibit L**

12. Tennessee Specific Operational Issues: Statements provided in **Exhibit M**

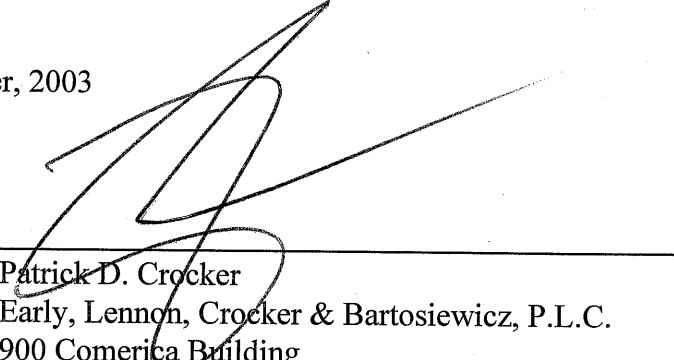
13. Miscellaneous:

- A. Sworn Pre-filed testimony: **Exhibit N**
- B. Applicant does not require customer deposits
- C. As of now, AFB has not been subject to any formal complaints in any of the states in which the company is doing business.
- D. Applicant will file a tariff for Commission approval prior to commencing operations in Tennessee.

CONCLUSION

AFB respectfully requests that the TRA enter an order granting it a certificate of convenience and necessity to operate as a competing telecommunications service provider and authority to provide a full range of local exchange and interexchange services on a facilities-based and resale basis throughout the State of Tennessee in the service areas of Bell South, GTE and Sprint and any other ILEC that does not enjoy a rural exemption under Section 251(f) of the Telecommunications Act of 1996. For the reasons stated above, AFB's provision of these services would promote the public interest by providing high-quality service at competitive prices and by creating greater economic incentives for the development and improvement for all competing providers.

Respectfully submitted this 6th day of October, 2003



Patrick D. Crocker
Early, Lennon, Crocker & Bartosiewicz, P.L.C.
900 Comerica Building
Kalamazoo, MI 49007
Its: Attorney

EXHIBIT A

Organizational Chart of Corporate Structure

ORGANIZATIONAL CHART

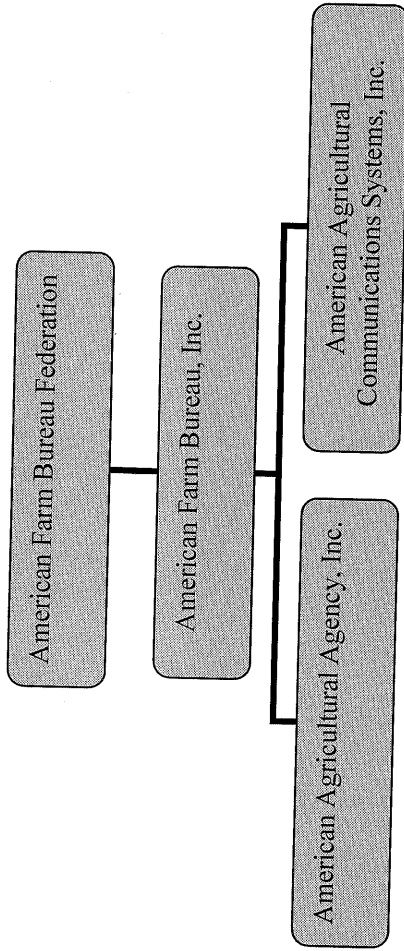
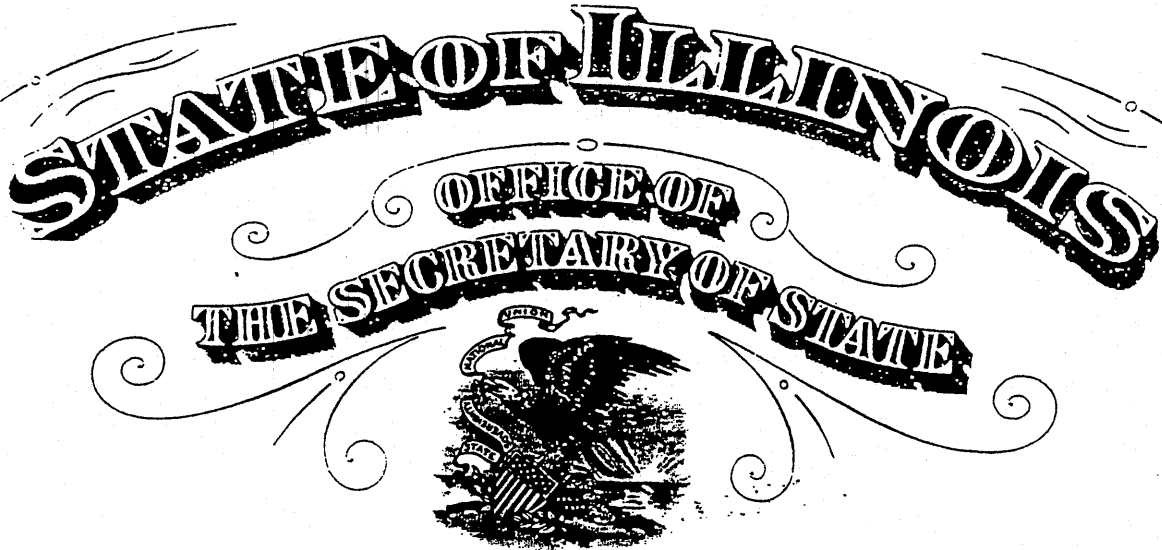


EXHIBIT B

Articles of Incorporation



To all to whom these Presents Shall Come, Greeting:

Whereas,

ARTICLES OF INCORPORATION OF
AMERICAN FARM BUREAU, INC.
INCORPORATED UNDER THE LAWS OF THE STATE OF ILLINOIS HAVE BEEN
FILED IN THE OFFICE OF THE SECRETARY OF STATE AS PROVIDED BY THE
BUSINESS CORPORATION ACT OF ILLINOIS, IN FORCE JULY 13, A.D. 1933.

Now Therefore, I, Jim Edgar, Secretary of State of the State of Illinois, by virtue of the powers vested in me by law, do hereby issue this certificate and attach hereto a copy of the Application of the aforesaid corporation.

In Testimony Whereof, *I thereto set my hand, and cause to be affixed the Great Seal of the State of Illinois,*

at the City of Springfield, this 23RD

day of MARCH 83 *AD. 19 and*
of the Independence of the United States
the two hundred, and 7TH



Jim Edgar

SECRETARY OF STATE

26556115

ARTICLES OF INCORPORATION

Filing Requirements — Present 2 originally signed and fully executed copies in exact duplicate

For Insert — Use White Paper — Size 8½ x 11

(Do not write in this space)

Date Paid _____
 Initial License Fee \$ 23-82
 Franchise Tax \$ 1,250.00
 Filing Fee \$ 2,500.00
 Clerk 3,825.00

TO: JIM EDGAR, Secretary of State

I/We, the incorporator(s), being one or more natural persons of the age of twenty-one years or more or a corporation for the purpose of forming a corporation under "The Business Corporation Act" of the State of Illinois, do hereby adopt the following Articles of Incorporation:

ARTICLE ONE The name of the corporation is: American Farm Bureau, Inc.

ARTICLE TWO The name and address of the initial registered agent and registered office are:
 Registered Agent John Joseph Rademacher
First Name Middle Name Last Name
 Registered Office 225 Touhy Avenue
Number Street (Do not use P.O. Box) Suite #
Park Ridge, Illinois 60068
City Zip Code County

ARTICLE THREE The duration of the corporation is ☒ perpetual OR _____ years.

ARTICLE FOUR The purposes for which the corporation is organized are:

To furnish general business and management services of every kind and character to other persons, firms and corporations engaged in business; to act as the agent of such persons, firms or corporations in furnishing such services; to manufacture and produce and to directly or as agent engage in the purchase and sale of goods, commodities and products.

ARTICLE FIVE Paragraph 1: The number of shares which the corporation shall be authorized to issue, itemized by class, series and par value, if any, is

Class	Series	*Par Value per share	Number of shares authorized
Common	None	NPV	10,000

Paragraph 2: The preferences, qualifications, limitations, restrictions and the special or relative rights in respect of the shares of each class are:

Directors are hereby given power to fill vacancies arising between meetings of shareholders by reason of an increase in the number of Directors or otherwise, but at no time during an interim period may the number of Directors selected to fill vacancies in this matter exceed 33 1/3% of the total membership of the Board.

ARTICLE SIX

The number of shares which the corporation proposes to issue without further report to the Secretary of State, itemized by class, series, and par value, if any, and the consideration to be received by the corporation therefor (expressed in dollars) are:

Class	Series	*Par Value per share	Number of shares to be issued	Total consideration to be received therefor
Common	None	NPV	1,000	\$ 2,500,000.
				\$
				\$
				\$
Total				\$ 2,500,000.

*(Use NPV if no Par Value)

26556115

ARTICLE EIGHT The number of directors to be elected at the first meeting of the shareholders is 23

ARTICLE NINE (Complete EITHER A or B)

☒ A.

All the property of the corporation is to be located in this State and all of its business is to be transacted at or from places of business in this State, or the incorporator(s) elect to pay the initial franchise tax on the basis of the entire consideration to be received for the issuance of shares.

☐ B.

Paragraph 1: It is estimated that the value of all property to be owned by the corporation for the following year wherever located will be \$ _____

Paragraph 2: It is estimated that the value of the property to be located within the State of Illinois during the following year will be: \$ _____

Paragraph 3: It is estimated that the gross amount of business which will be transacted by the corporation during the following year will be \$ _____

Paragraph 4: It is estimated that the gross amount of business which will be transacted at or from places of business in the State of Illinois during the following year will be: \$ _____

I/WE the incorporator(s) declare that I/we have examined the foregoing Articles of Incorporation and that the statements contained therein are, to the best of my/our knowledge and belief, true, correct and complete. Executed this 8th day of March, 1983.

(Signatures must be in ink. Carbon copy, xerox or rubber stamp signatures are not acceptable.)

NOTE: If a corporation acts as incorporator the name of the corporation and the state of incorporation shall be shown and the execution must be by its President or Vice-President and verified by him, and the corporate seal shall be affixed and attested by its Secretary or an Assistant Secretary.

AMERICAN FARM BUREAU FEDERATION
Signature and Names
Signature of Robert Delano, President
Attested by John C. Datt
Name (please print) John C. Datt
Signature
Name (please print) John C. Datt

Post Office Address

1. 225 Touhy Avenue
Street
Park Ridge, Illinois 60068
City/Town State Zip
2. _____
Street
City/Town State Zip
3. _____
Street
City/Town State Zip

ARTICLES OF INCORPORATION

under the

BUSINESS CORPORATION ACT

For determination of proper fees please consult The Business Corporation Act.

FILED
MAR 28 1983
JIM EDGAR
Secretary of State

MAIL TO JOHN RADEMACHEK
225 TOUHY
PARK RIDGE, ILL 60068

RETURN TO:

Corporation Department
Secretary of State
Springfield, Illinois 62756
Telephone (217) 782-6961

C-162.7

4.20

(Rev. Jul. 1984)

CHANGE OR CANCEL,
AN ASSUMED CORPORATE NAME

George H. Ryan
Secretary of State
Department of Business Services
Springfield, IL 62756
Telephone (217) 782-9520

FILED

AUG 15 1996

GEORGE H. RYAN
SECRETARY OF STATE

File # D 5303-040-8

SUBMIT IN DUPLICATE

This space for use by
Secretary of State

Date 8-15-96

Filing Fee 127.50

Approved: BL

Remit payment in check or money
order, payable to "Secretary of State".

1. CORPORATE NAME: AMERICAN FARM BUREAU, INC.
2. State or Country of Incorporation: ILLINOIS
3. Date incorporated (if an Illinois corporation) or date authorized to transact business in Illinois (if a foreign corporation): MARCH 23, 19 83
(Complete No. 4 and No. 5 if adopting or changing an assumed corporate name.)
4. The corporation intends to adopt and to transact business under the assumed corporate name of:
THE FARM BUREAU CONNECTION
5. The right to use the assumed corporate name shall be effective from the date this application is filed by the Secretary of State until MARCH 1, 20 00, the first day of the corporation's anniversary month in the next year which is evenly divisible by five.
(Complete No. 6 if changing or cancelling an assumed corporate name.)
6. The corporation intends to cease transacting business under the assumed corporate name of:

7. The undersigned corporation has caused this statement to be signed by its duly authorized officers, each of whom affirms, under penalties of perjury, that the facts stated herein are true.

Dated AUGUST 8, 19 96AMERICAN FARM BUREAU, INC.

(Exact Name of Corporation)

attested by C. David Mayfield
(Signature of Secretary or Assistant Secretary)by Dean R. Kleckner
(Signature of President or Vice President)C. DAVID MAYFIELD, SECRETARY

(Type or Print Name and Title)

DEAN R. KLECKNER, PRESIDENT

(Type or Print Name and Title)

NOTE: The filing fee to adopt an assumed corporate name is \$20 plus \$2.50 for each month or part thereof between the date of filing this application and the date upon which the corporation may renew its use.
The fee for cancelling an assumed corporate name is \$5.00.
The fee to change an assumed name is \$25.

EXHIBIT C

Certificate of Authority to Transact Business

Secretary of State

Corporations Section

James K. Polk Building, Suite 1800

Nashville, Tennessee 37243-0306

DATE: 11/20/96

REQUEST NUMBER: 3244-2281

TELEPHONE CONTACT: (615) 741-0537

FILE DATE/TIME: 11/20/96 1025

EFFECTIVE DATE/TIME: 11/20/96 1025

CONTROL NUMBER: 0321076

TO:
AMERICAN FARM BUREAU, INC.
JEROME J WERDERITCH
225 TOUHY AVENUE
PARK RIDGE, IL 60068

RE:
AMERICAN FARM BUREAU, INC.
APPLICATION FOR CERTIFICATE OF
AUTHORITY - FOR PROFIT

WELCOME TO THE STATE OF TENNESSEE. THE ATTACHED CERTIFICATE OF
AUTHORITY HAS BEEN FILED WITH AN EFFECTIVE DATE AS INDICATED ABOVE.

A CORPORATION ANNUAL REPORT MUST BE FILED WITH THE SECRETARY OF STATE
ON OR BEFORE THE FIRST DATE OF THE FOURTH MONTH FOLLOWING THE CLOSE OF THE
CORPORATION'S FISCAL YEAR. PLEASE PROVIDE THIS OFFICE WITH WRITTEN
NOTIFICATION OF THE CORPORATION'S FISCAL YEAR. THIS OFFICE WILL MAIL THE
REPORT DURING THE LAST MONTH OF SAID FISCAL YEAR TO THE CORPORATION AT THE
ADDRESS OF ITS PRINCIPAL OFFICE OR TO A MAILING ADDRESS PROVIDED TO THIS
OFFICE IN WRITING. FAILURE TO FILE THIS REPORT OR TO MAINTAIN A REGISTERED
AGENT AND OFFICE WILL SUBJECT THE CORPORATION TO ADMINISTRATIVE REVOCATION
OF ITS CERTIFICATE OF AUTHORITY.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR
FILING, PLEASE REFER TO THE CORPORATION CONTROL NUMBER GIVEN ABOVE.

FOR: APPLICATION FOR CERTIFICATE OF
AUTHORITY - FOR PROFIT

ON DATE: 11/20/96

FROM:
AMERICAN FARM BUREAU, INC.
225 TOUHY AVENUE

PARK RIDGE, IL 60068-0000

RECEIVED: FEES \$300.00 \$300.00

TOTAL PAYMENT RECEIVED: \$600.00

RECEIPT NUMBER: 00002033841
ACCOUNT NUMBER: 00249017



Riley C. Darnell

RILEY C. DARNELL
SECRETARY OF STATE

APPLICATION FOR CERTIFICATE OF AUTHORITY FOR

RECEIVED
SECRETARY OF STATE

AMERICAN FARM BUREAU, INC.

96 NOV 20 AM 10:25

To the Secretary of State of the State of Tennessee:

SECRETARY OF STATE

Pursuant to the provisions of Section 48-25-103 of the Tennessee Business Corporation Act, the undersigned corporation hereby applies for a certificate of authority to transact business in the State of Tennessee, and for that purpose sets forth:

1. The name of the corporation is AMERICAN FARM BUREAU, INC.

If different, the name under which the certificate of authority is to be obtained is _____

[NOTE: The Secretary of State of the State of Tennessee may not issue a certificate of authority to a foreign corporation for profit if its name does not comply with the requirements of Section 48-14-101 of the Tennessee Business Corporation Act. If obtaining a certificate of authority under an assumed corporate name, an application must be filed pursuant to Section 48-14-101(d).]

2. The state or country under whose law it is incorporated is ILLINOIS

3. The date of its incorporation is MARCH 23, 1983 (must be month, day, and year), and the period of duration, if other than perpetual, is PERPETUAL

4. The complete street address (including zip code) of its principal office is _____

25 TOUHY AVENUE, PARK RIDGE, IL 60068

Street	City	State/Country	Zip Code
--------	------	---------------	----------

5. The complete street address (including the county and the zip code) of its registered office in this state is _____

147 Bear Creek Pike Columbia, TN 38401-2266

Street	City/State	County	Zip Code
--------	------------	--------	----------

The name of its registered agent at that office is _____

JULIUS JOHNSON

6. The names and complete business addresses (including zip code) of its current officers are: (Attach separate sheet if necessary.)

RECEIVED
SECRETARY OF STATE

96 NOV 20 AM 10:25

AMERICAN FARM BUREAU, INC.OFFICERS

RILEY DARRILL Name SECRETARY OF STATE	Address	City/State/Zip Code
Mr. Dean Kleckner	225 Touhy Avenue	Park Ridge, IL. 60068
Mr. Carl B. Loop, Jr.	225 Touhy Avenue	Park Ridge, IL 60068
Mr. C. David Mayfield	225 Touhy Avenue	Park Ridge, IL 60068
Mr. William Broderick	225 Touhy Avenue	Park Ridge, IL 60068
Mr. John J. Rademacher	225 Touhy Avenue	Park Ridge, IL 60068
Mr. Fred Baechle	225 Touhy Avenue	Park Ridge, IL 60068
Mr. David P. Conover	225 Touhy Avenue	Park Ridge, IL 60068

AMERICAN FARM BUREAU, INC.**(BOARD OF DIRECTORS)**

Name	Address	City/State/Zip Code
Dean R. Kleckner	225 Touhy Avenue	Park Ridge, Illinois 60068
Carl B. Riley	225 Touhy Avenue	Park Ridge, Illinois 60068
Ronald Anderson	225 Touhy Avenue	Park Ridge, Illinois 60068
C. Wayne Ashworth	225 Touhy Avenue	Park Ridge, Illinois 60068
Flavius Barker	225 Touhy Avenue	Park Ridge, Illinois 60068
Harry S. Bell	225 Touhy Avenue	Park Ridge, Illinois 60068
Al Christopherson	225 Touhy Avenue	Park Ridge, Illinois 60068
Wayne Dollar	225 Touhy Avenue	Park Ridge, Illinois 60068
V. Thomas Geary	225 Touhy Avenue	Park Ridge, Illinois 60068
Gordon Gowen	225 Touhy Avenue	Park Ridge, Illinois 60068
W. B. Jenkins	225 Touhy Avenue	Park Ridge, Illinois 60068
Charles Kruse	225 Touhy Avenue	Park Ridge, Illinois 60068
John G. Laurie	225 Touhy Avenue	Park Ridge, Illinois 60068
David McClure	225 Touhy Avenue	Park Ridge, Illinois 60068
H. Eldon Merklin	225 Touhy Avenue	Park Ridge, Illinois 60068
Bryce Neidig	225 Touhy Avenue	Park Ridge, Illinois 60068
Steve Nunley	225 Touhy Avenue	Park Ridge, Illinois 60068
Norma O'Leary	225 Touhy Avenue	Park Ridge, Illinois 60068
Harry Pearson	225 Touhy Avenue	Park Ridge, Illinois 60068
Linda Reinhardt	225 Touhy Avenue	Park Ridge, Illinois 60068
William Sprague	225 Touhy Avenue	Park Ridge, Illinois 60068
Bob Stallman	225 Touhy Avenue	Park Ridge, Illinois 60068
Bob Vice	225 Touhy Avenue	Park Ridge, Illinois 60068
Don Waller	225 Touhy Avenue	Park Ridge, Illinois 60068
Andrew Whisenhunt	225 Touhy Avenue	Park Ridge, Illinois 60068
Ron Warfield	225 Touhy Avenue	Park Ridge, Illinois 60068

RECEIVED
SECRETARY OF STATE

File Number 5303-040-8

96 NOV 20 AM 10:25

RILEY DARNELL
SECRETARY

STATE OF ILLINOIS

OFFICE OF THE SECRETARY OF STATE

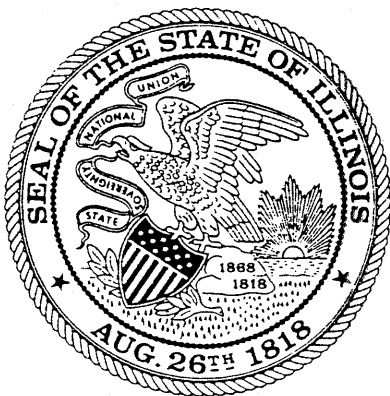


To all to whom these Presents Shall Come, Greeting:

I, George H. Ryan, Secretary of State of the State of Illinois,

do hereby certify that

AMERICAN FARM BUREAU, INC., A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE MARCH 23, 1983, APPEARS TO HAVE COMPLIED WITH ALL THE PROVISIONS OF THE BUSINESS CORPORATION ACT OF THIS STATE RELATING TO THE FILING OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND AS OF THIS DATE, IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN THE STATE OF ILLINOIS*****



*In Testimony Whereof, I hereto set
my hand and cause to be affixed the Great Seal of
the State of Illinois this* 7TH
day of NOVEMBER *A.D., 19* 96

George H Ryan
SECRETARY OF STATE

RECEIVED
SECRETARY OF STATE

APPLICATION FOR REGISTRATION OF ASSUMED CORPORATE NAME

FILED
NOV 18 1996

Pursuant to the provisions of Section 48-14-101(d) of the Tennessee Business Corporation Act or Section 48-54-101(d) of the Tennessee Nonprofit Corporation Act, the undersigned corporation hereby submits this application:

RYLEY DARRRELL
SECRETARY OF STATE

1. The true name of the corporation is American Farm Bureau, Inc.
2. The state or country of incorporation is Illinois
3. The corporation intends to transact business in Tennessee under an assumed corporate name.
4. The assumed corporate name the corporation proposes to use is
The Farm Bureau Connection

[NOTE: The assumed corporate name must meet the requirements of Section 48-14-101 of the Tennessee Business Corporation Act or Section 48-54-101 of the Tennessee Nonprofit Corporation Act.]

Nov. 18, 1996
Signature Date

Treasurer
Signer's Capacity

American Farm Bureau, Inc.
Name of Corporation

William H. Broderick
Signature

William H. Broderick
Name (typed or printed)



APPLICATION FOR REGISTRATION OF ASSUMED CORPORATE NAME

RECEIVED
SECRETARY OF STATE

Pursuant to the provisions of Section 48-14-101(d) of the Tennessee Business Corporation Act or Section 48-54-101(d) of the Tennessee Nonprofit Corporation Act, the undersigned corporation hereby submits this application:

FILED
RILEY DARNELL
SECRETARY OF STATE

1. The true name of the corporation is American Farm Bureau, Inc.
2. The state or country of incorporation is Illinois
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4. The assumed corporate name the corporation proposes to use is
The Farm Bureau Connection

[NOTE: The assumed corporate name must meet the requirements of Section 48-14-101 of the Tennessee Business Corporation Act or Section 48-54-101 of the Tennessee Nonprofit Corporation Act.]

Nov. 18, 1996
Signature Date

Treasurer
Signer's Capacity

American Farm Bureau, Inc.
Name of Corporation

William H. Broderick
Signature

William H. Broderick
Name (typed or printed)



EXHIBIT D

Officers and Directors

Names and addresses of Directors and Officers:

<u>Office Held</u>	<u>Name & SS#</u>	<u>Business Address</u>
President/	Bob Stallman	American Farm Bureau Federation 600 Maryland Ave. S.W., Suite 800 Washington, DC 20024
Vice- President	Steven Appel	Washington State Farm Bureau 13501 Union Flat Creek Rd Endicott, WA 99125
CAO and Secretary/ Treasurer	Richard D Harris	American Farm Bureau Federation 600 Maryland Ave., S.W., Suite 800 Washington, DC 20024
Corporate Secretary	C. David Mayfield	At DC Office
Director	Ronald Anderson	Louisiana Farm Bureau Federation, Inc. P.O. Box 25, Line Rd. Ethel, LA 70730
Director	Flavius Barker	Tennessee Farm Bureau Federation 147 Bear Creek Pike Columbia TN 38401
Director	Barry Bushue	Oregon Farm Bureau Federation 3415 Commercial St. S.E., Suite 117 Salem, OR 97302
Director	Al Christopherson	Minnesota Farm Bureau Federation 3080 Eagandale Pl Eagan, MN 55121
Director	Kenneth Dierschke	Texas Farm Bureau 7420 Fish Pond Road Waco, TX 76710
Director	Wayne Dollar	Georgia Farm Bureau Federation 22456 Griffin Rd Ochlocknee, GA 31773
Director	Guy F. Donaldson	Pennsylvania Farm Bureau 510 S. 31 st Street Camp Hill, PA 17011

EXHIBIT E

Biographies of Principal Officers

Casey Wojciechowski
General Manager
American Farm Bureau INC

Casey Wojciechowski's penchant for communications began in the United States Marine Corps more than 30 years ago where he served in aircraft communications managing one of the largest communications and navigation repair facilities in the Marines. After the service Casey furthered his telecommunications expertise in the sales, marketing and management of the industry by focusing on Internet, data and voice applications for small to multi-million dollar businesses for both AT&T and MCI. As General Manager of American Farm Bureau Incorporated, Casey personally envisioned and launched Farm Bureau Connection[®], a national long distance program. Casey is responsible for all program operations, a national call center and customer service, compliance issues and contract negotiations regarding vendors, billing, taxes and product offering. Since its inception, FB Connection has reduced its rates to Farm Bureau members three times and grossed in excess of 10 million dollars. Casey is also responsible for the management of 260 Farm Bureaus satellite network sites, and the negotiation and maintenance of Farm Bureau's 1.5 million dollar per year data contract.

Mark Krolkowski
Operations Manager
American Farm Bureau INC

Mark Krolkowski, Director of Operations for American Farm Bureau Incorporated, has over seven years of experience in the planning, engineering and management of telecommunications projects. His responsibilities cover a broad spectrum of Internet, Satellite, Networking and Telecommunications projects from inception through roll-out. Mark is also responsible for the development of strategic vendor, customer and business partner relationships. He has a proven track-record in the operational design and implementation of network communications requirements through the use of feasibility studies, integration, and testing.

Bob Stallman

President, American Farm Bureau Federation

Bob Stallman, a rice grower from Columbus, Texas, is serving his first term as president of the American Farm Bureau Federation, the nation's largest and most influential general farm organization. The 11th president in the organization's 81-year history, Mr. Stallman was elected president on January 13, 2000. He is the first AFBF president to hail from the Lone Star State.

Prior to becoming AFBF President, Mr. Stallman was president of the Texas Farm Bureau, a position he held since 1993. He also served on AFBF's board of directors since 1994.

Mr. Stallman served on various committees and boards during his tenure on the AFBF board of directors, including chairman of the Audit Committee and chairman of the 1998 Farm Economy Committee. He also sat on the International Trade Advisory Committee.

A third-generation farmer, Mr. Stallman also has been selected to serve on various state and federal committees. In 1996, Texas Gov. George W. Bush appointed Mr. Stallman to the Citizen's Committee on Property Tax Relief. That same year, Mr. Stallman was appointed by then-House Agriculture Committee Chairman Pat Roberts to the Commission on 21st Century Production Agriculture, a panel that is conducting extensive hearings on future farm policy alternatives.

Mr. Stallman was the recipient of the Texas A&M "Friend of Agriculture" award in 1999. In 1986, he was chosen "Man of the Year in Agriculture" by the Columbus (Texas) Rotary Club.

A 1974 honors graduate of the University of Texas, Mr. Stallman began farming in 1975. He quickly assumed leadership roles with Farm Bureau, joining the board of directors of the Colorado County (Texas) Farm Bureau in 1977. He eventually served in all officer positions for Colorado County Farm Bureau, including president.

He is a member of the Texas A&M College of Agriculture Development Council and a life member of the University of Texas Ex-Students' Association. He has served as co-chairman and sits on the executive committee of the Texas Agriculture Summit. He also served on the executive committee of the Texas Rice Task Force.

A member of St. Paul's Lutheran Church in Columbus, Texas, Mr. Stallman has two daughters, Angela, a registered nurse in Temple, Texas; and Kimberly, a student at the University of Houston.

RICHARD D. HARRIS

Chief Administrative Officer & Secretary-Treasurer

Richard D. Harris was elected by the American Farm Bureau Federation's board of directors in March 2000 to the newly created position of Chief Administrative Officer and Secretary/Treasurer, consolidating several former officer positions. He is also secretary/treasurer of AFBF's affiliated companies.

For more than three years prior to joining AFBF, Mr. Harris was Executive Director and Secretary/Treasurer of the Iowa Farm Bureau Federation and Senior Vice President/Secretary-Treasurer of that organization's affiliated insurance company.

Harris began his career with Iowa Farm Bureau in 1968 as a county fieldman. He also served as Director of Field Services, Director of Public Affairs and Administrative Director.

A native of Greenfield, Iowa, Mr. Harris has been active in many civic and professional organizations. He is married, and has three children and three grandchildren.

March 23, 2000

Steve Appel

Vice President, American Farm Bureau Federation

Steve Appel was elected vice president of the American Farm Bureau Federation on Jan. 10, 2001. Mr. Appel, a wheat and barley grower from Whitman County, Wash., also serves as president of the Washington State Farm Bureau.

Mr. Appel became active in Farm Bureau in 1974, serving as chairman of the Whitman County (Wash.) Farm Bureau Young Farmers and Ranchers Committee. He later served three terms as president of the Whitman County Farm Bureau.

Mr. Appel was elected to the board of directors of the Washington State Farm Bureau in 1987, and later served as first and second vice president. He was first elected state president in 1994.

By being elected AFBF vice president, Mr. Appel is the first farmer from the Pacific Northwest to serve as an officer of the organization. As vice president, Mr. Appel also serves on the AFBF executive board and board of directors. He serves as a member of the Farm Bureau Bank board and is a past chair of the AFBF trade advisory committee.

Mr. Appel is a graduate of Washington State University.

AMERICAN FARM BUREAU FEDERATION

225 Touhy Avenue

Park Ridge, IL 60068

Phone: (847) 685-8600

C. DAVID MAYFIELD

Corporate Secretary and Associate General Counsel

American Farm Bureau Federation

C. David Mayfield, a member of the American Farm Bureau Federation's legal staff since March, 1971, serves as Corporate Secretary for the Federation and its affiliated companies.

A native of Illinois, Mayfield received his B.A. degree from DePauw University in 1967 and his J.D. degree from the University of Nebraska in 1970.

Prior to joining the American Farm Bureau Federation staff, he worked for the Illinois State Legislative Reference Bureau. His father, the late Charles S. Mayfield, was secretary of organization and later secretary of the Illinois Farm Bureau.

Mayfield is married and has four daughters and one grand daughter and lives in Hawthorn Woods, Ill., a suburb of Chicago.

March 2001

EXHIBIT F

Financial Qualifications

FINANCIAL REQUIREMENTS

1. Estimated cost of network, switches, and unbundled network elements (UNE's)

Applicant anticipates no equipment expenses.

2. Most recent audited financial statements

- A. Balance Sheet
- B. Income Statement
- C. Statement of Cash Flows

Attached hereto as Exhibit F.

3. Projected financial statements (three (3) years).

- A. Balance Sheet
- B. Income Statement
- C. Statement of Cash Flows

Attached hereto as Exhibit F.

4. Capital Expenditures Budget (3 years)

- A. Equipment to be deployed

The Company will deploy no equipment for this service offering.

- B. Cost of equipment

The Company will have no cost as it will have no equipment.

- C. Sources for funding Tennessee network, equipment, UNE's, cash loan commitments, vendor credits, letter of credit, etc. (complete detail)

Please refer to Exhibit H.

5. Please quantify amounts included in financial statements and projections relating to reciprocal compensation for terminating ISP traffic.

No amounts are projected for such traffic.

6. TCA §65-4-125 amendment states that by September 1, 2000, all telecommunications service providers subject to the control and jurisdiction of the authority, except those owners or operators of public telephone service who pay annual inspection and supervision fees pursuant to Tennessee Code Annotated, §65-7-301(b), or any telecommunications services provider that owns and operates equipment facilities in Tennessee with a value of more than 5 million (\$5,000,000), shall file with the authority a corporate surety bond or irrevocable line of credit in the amount of twenty thousand dollars (\$20,000) to secure the payment of any monetary sanction imposed in any enforcement proceeding, brought under this title or the Consumer Telemarketing Protection Act of 1990, by or on behalf of the authority.

Please refer to Exhibit H.

American Farm Bureau, Inc. and Consolidated Subsidiaries

**Report on Audits of Consolidated
Financial Statements and Supplementary
Consolidating Information**

For the Years Ended October 31, 2002 and 2001

American Farm Bureau, Inc. and Consolidated Subsidiaries

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Report of Independent Accountants

To the Board of Directors
American Farm Bureau, Inc.:

In our opinion, the accompanying consolidated balance sheets and the related consolidated statements of income and cash flows present fairly, in all material respects, the financial position of American Farm Bureau, Inc. and Consolidated Subsidiaries (the Company) at October 31, 2002 and 2001, and the results of their operations and their cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Company's management; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary consolidating information on pages 8 through 11 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

PricewaterhouseCoopers LLP

December 20, 2002

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidated Balance Sheets October 31, 2002 and 2001

ASSETS	2002	2001
Current assets:		
Cash and cash equivalents	\$ 2,032,052	\$ 2,044,683
Accounts receivable	2,055,224	1,770,727
Prepaid expenses	70,075	26,002
Marketable securities, at cost	135,000	120,000
Deferred tax asset	111,112	131,185
Accrued interest	4,798	18,053
Total current assets	4,408,261	4,110,650
Furniture and equipment, at cost, net of accumulated depreciation of \$333,071 and \$310,053 in 2002 and 2001, respectively	164,083	91,128
Total assets	<u>\$ 4,572,344</u>	<u>\$ 4,201,778</u>
LIABILITIES AND STOCKHOLDER'S EQUITY		
Current liabilities:		
Accounts payable and accrued expenses	<u>\$ 2,709,785</u>	<u>\$ 2,421,702</u>
Total current liabilities	<u>2,709,785</u>	<u>2,421,702</u>
Total liabilities	<u>2,709,785</u>	<u>2,421,702</u>
Stockholder's equity:		
Common stock, no par value; 10,000 shares authorized, 1,000 shares issued and outstanding	<u>2,447,758</u>	<u>2,447,758</u>
Retained deficit:		
Beginning of year	(667,682)	(846,518)
Dividends paid	(600,000)	(500,000)
Net income	682,483	678,836
End of year	<u>(585,199)</u>	<u>(667,682)</u>
Total stockholder's equity	<u>1,862,559</u>	<u>1,780,076</u>
Total liabilities and stockholder's equity	<u>\$ 4,572,344</u>	<u>\$ 4,201,778</u>

The accompanying notes are an integral part of the consolidated financial statements.

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidated Statements of Income For the Years Ended October 31, 2002 and 2001

	2002	2001
Revenues:		
Satellite subscriptions and communication income	\$ 11,129,237	\$ 9,387,147
Accounting fees	493,468	458,000
Interest income	50,764	100,269
Commission income	420,695	396,523
Equipment rental income	54,398	129,366
Total revenues	<u>12,148,562</u>	<u>10,471,305</u>
Expenses:		
Satellite and communications	8,431,643	7,353,665
Management services	150,492	94,000
Salaries and wages	1,040,384	989,981
Employee benefits	283,812	256,046
Payroll taxes	72,878	71,571
Travel	101,180	59,203
Rent	220,208	143,733
Promotion	171,207	90,529
Insurance	22,364	21,689
Telephone	44,135	45,732
Printing and office supplies	43,780	33,964
Outside services and consultant fees	164,799	159,855
Legal, auditing and accounting	85,844	147,339
Subscriptions and newsletters	638	144
Depreciation and amortization	49,548	47,054
Safekeeping, taxes, licenses and fees	56,715	40,938
Internet	14,197	5,218
Contributions	5,000	-
Miscellaneous	2,613	8,690
Total expenses	<u>10,961,437</u>	<u>9,569,351</u>
Net income before federal income tax and alternative minimum tax	1,187,125	901,954
Federal income taxes:		
Current income tax expense	(484,569)	(191,169)
Deferred income tax expense	(20,073)	(31,949)
Net income	<u>\$ 682,483</u>	<u>\$ 678,836</u>

The accompanying notes are an integral part of the consolidated financial statements.

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidated Statements of Cash Flows For the Years Ended October 31, 2002 and 2001

	2002	2001
Cash flows from operating activities:		
Net income	\$ 682,483	\$ 678,836
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	49,548	47,054
Deferred tax asset	20,073	31,949
Changes in operating assets and liabilities:		
Accounts receivable (including members)	(284,497)	(513,930)
Inventory	-	4,931
Prepaid expenses and accrued interest	(30,818)	(15,729)
Accounts payable and accrued expenses	288,083	849,453
Net cash provided by operating activities	<u>724,872</u>	<u>1,082,564</u>
Cash flows from investing activities:		
Acquisition of furniture and equipment	(122,503)	(21,290)
Proceeds from sale/maturity of investments	120,000	1,458,000
Purchase of investments	(135,000)	(120,000)
Net cash (used in) provided by investing activities	<u>(137,503)</u>	<u>1,316,710</u>
Cash flows from financing activities:		
Dividends paid	(600,000)	(500,000)
Net cash used in financing activities	<u>(600,000)</u>	<u>(500,000)</u>
Net (decrease) increase in cash and cash equivalents	(12,631)	1,899,274
Cash and cash equivalents at beginning of year	<u>2,044,683</u>	<u>145,409</u>
Cash and cash equivalents at end of year	<u>\$ 2,032,052</u>	<u>\$ 2,044,683</u>

The accompanying notes are an integral part of the consolidated financial statements.

American Farm Bureau, Inc. and Consolidated Subsidiaries

Notes to Consolidated Financial Statements

1. Nature of Business and Summary of Significant Accounting Policies

a. Nature of Business and Accounting for Subsidiaries

American Farm Bureau, Inc. (the Company or AFBI) began operations on April 1, 1983. The Company was established to furnish general business, communications and management services to affiliated companies. AFBI is a wholly-owned subsidiary of American Farm Bureau Federation (the Federation).

The Company's subsidiaries include American Agricultural Insurance Agency, Inc. (AAIA) and American Agricultural Communications Systems, Inc. (AACSI). AAIA primarily provides directors' and officers, group accident and health, and other liability coverage for management of affiliates and state Farm Bureaus through business written or produced by AAIA. Also, AAIA acts as a managing general agent for state Farm Bureau organizations for insurance coverage written both internally and externally. AACSI provides various communication services to affiliated Farm Bureau organizations and their members, including the distribution of economic, financial, educational and other related information.

The Company's subsidiaries have been consolidated in the accompanying consolidated financial statements (the consolidated group). All significant intercompany accounts and transactions have been eliminated in consolidation.

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Estimates also affect the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates and the differences could be material.

b. Cash and Cash Equivalents

Cash and cash equivalents include all cash balances and highly liquid investments with original maturities of less than three months.

c. Marketable Securities

Marketable securities, consisting primarily of certificates of deposit and money market funds, are carried at cost which approximates market.

d. Depreciation

Depreciation is provided using the straight-line method over the estimated useful lives of the assets. Upon retirement or other disposition of furniture and equipment, cost and related accumulated depreciation are removed from the accounts and the gain or loss is included in the consolidated statement of income.

American Farm Bureau, Inc. and Consolidated Subsidiaries

Notes to Consolidated Financial Statements, Continued

e. Current Assets and Liabilities

Current assets include cash and other assets or resources commonly identified as those which are reasonably expected to be realized in cash, or sold or consumed during the normal operating cycle of the business (one year). Current liabilities include obligations whose liquidation is reasonably expected to require the use of existing resources properly classified as current assets or the creation of other current liabilities.

f. Revenue and Expense Recognition

Satellite subscriptions and communication income is recognized when earned and related expenses are charged to operations as incurred on a monthly basis. Commission income and commission expenses due to insurance brokers are recognized when the related premiums are paid to the insurance carriers.

g. Reclassifications

Certain reclassifications have been made to prior year amounts to conform to the current year presentation.

2. Related Parties

The Company provides accounting and investment services to affiliates, which are allocated on a cost basis. Income from this activity was \$503,468 and \$468,000 in 2002 and 2001, respectively.

The consolidated group reimburses the Federation for rent, which is allocated based on occupied square footage, and office expenses, which are allocated on a cost basis. These charges totaled \$156,799 and \$126,778 in 2002 and 2001, respectively.

Accounts receivable represents the Company's net receivables from various state Farm Bureau companies.

The Company paid a dividend to its parent in the amount of \$600,000 and \$500,000 during 2002 and 2001, respectively.

The State Satellite program was transferred to AACSI, effective July 1, 2002, from the Company in order to align product lines by company. No compensation was received for this transfer.

3. Retirement Plan

The consolidated group participates in the American Farm Bureau Employee Retirement Plan, a noncontributory defined benefit retirement plan covering substantially all employees of the Federation and its noninsurance subsidiaries. The insurance subsidiary has a separate but identical plan. Net pension expense charged to the consolidated group was \$156,982 and \$151,651 in 2002 and 2001, respectively. Pension expense is charged based upon an actuarial calculation of the portion of total plan expense relating to the consolidated group's participants.

American Farm Bureau, Inc. and Consolidated Subsidiaries

Notes to Consolidated Financial Statements, Continued

The Company has incurred matching contributions related to the America Farm Bureau Federation Savings Trust (the Trust), a defined contribution retirement plan, of \$9,166 and \$6,342 in 2002 and 2001, respectively. The Company also incurred administrative costs associated with the Trust, which were \$825 and \$852 in 2002 and 2001, respectively.

4. Income Taxes

The Company files a consolidated tax return with its subsidiaries, and the consolidated taxes payable are allocated among the Company and its subsidiaries based on their respective contribution to consolidated taxable income. During the year, the Company made payments of \$467,516 for the current year consolidated tax expense.

There is no allocation of income tax benefits made to subsidiaries with net operating losses.

The actual income tax expense for 2002 and 2001 differed from the expected tax expense based on the U.S. federal corporate tax rate of 34 percent primarily due to nondeductible expenses and state taxes.

Deferred income taxes are recorded to reflect the tax consequences on future years of differences between the basis of assets and liabilities for income tax and for financial reporting purposes. In addition, the amounts of any future tax benefits are reduced by a valuation allowance to the extent such benefits are not expected to be fully realized.

The components of net deferred income taxes, as of October 31, 2002 and 2001 were as follows:

	2002	2001
Deferred tax assets:		
Accrued expenses	\$ 107,968	\$ 125,407
Depreciation	3,144	5,778
	<u>111,112</u>	<u>131,185</u>
Deferred tax liabilities	<u>-</u>	<u>-</u>
Net deferred tax assets	<u>\$ 111,112</u>	<u>\$ 131,185</u>

SUPPLEMENTARY CONSOLIDATING INFORMATION

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidating Balance Sheets October 31, 2002

ASSETS	AFBI	AACSI	AAIA	Total	Eliminations	Consolidated Total
Current assets:						
Cash and cash equivalents	\$ 1,820,024	\$ 39,080	\$ 172,948	\$ 2,032,052	\$ -	\$ 2,032,052
Accounts receivable (including members)	1,924,783	130,331	110	2,055,224	-	2,055,224
Prepaid expenses	30,802	39,273	-	70,075	-	70,075
Marketable securities, at cost	-	-	135,000	135,000	-	135,000
Deferred tax asset	111,112	-	-	111,112	-	111,112
Accrued interest	4,244	96	458	4,798	-	4,798
Total current assets	3,890,965	208,780	308,516	4,408,261	-	4,408,261
Investments:						
Advance to subsidiaries	1,025,000	-	-	1,025,000	(1,025,000)	-
Investment in affiliates	200,250	-	-	200,250	(200,250)	-
Furniture and equipment	214,758	282,396	-	497,154	-	497,154
Less accumulated depreciation	(65,854)	(267,217)	-	(333,071)	-	(333,071)
Furniture and equipment, net	148,904	15,179	-	164,083	-	164,083
Total assets	\$ 5,265,119	\$ 223,959	\$ 308,516	\$ 5,797,594	\$ (1,225,250)	\$ 4,572,344
LIABILITIES AND STOCKHOLDER'S EQUITY (DEFICIT)						
Current liabilities:						
Accounts payable and accrued expenses	\$ 2,458,493	\$ 163,873	\$ 87,419	\$ 2,709,785	\$ -	\$ 2,709,785
Total current liabilities	2,458,493	163,873	87,419	2,709,785	-	2,709,785
Advance from parent	-	1,025,000	-	1,025,000	(1,025,000)	-
Total liabilities	2,458,493	1,188,873	87,419	3,734,785	(1,025,000)	2,709,785
Stockholder's equity (deficit):						
Common stock	2,447,758	200,000	250	2,648,008	(200,250)	2,447,758
Retained earnings (deficit)						
beginning of year	357,056	(1,253,336)	228,598	(667,682)	-	(667,682)
Dividends paid	(600,000)	-	(150,000)	(750,000)	150,000	(600,000)
Net income (loss)	601,812	88,422	142,249	832,483	(150,000)	682,483
Retained earnings (deficit), end of year	358,868	(1,164,914)	220,847	(585,199)	-	(585,199)
Total stockholder's equity (deficit)	2,806,626	(964,914)	221,097	2,062,809	(200,250)	1,862,559
Total liabilities and stockholder's equity (deficit)	\$ 5,265,119	\$ 223,959	\$ 308,516	\$ 5,797,594	\$ (1,225,250)	\$ 4,572,344

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidating Balance Sheets, Continued October 31, 2001

ASSETS	AFBI	AACSI	AAIA	Total	Eliminations	Consolidated Total
Current assets:						
Cash and cash equivalents	\$ 1,809,587	\$ 24,844	\$ 210,252	\$ 2,044,683	\$ -	\$ 2,044,683
Accounts receivable	1,724,466	45,276	985	1,770,727	-	1,770,727
Prepaid expenses	19,162	6,840	-	26,002	-	26,002
Marketable securities, at cost	-	-	120,000	120,000	-	120,000
Deferred tax asset	131,185	-	-	131,185	-	131,185
Accrued interest	5,507	89	12,457	18,053	-	18,053
Total current assets	<u>3,689,907</u>	<u>77,049</u>	<u>343,694</u>	<u>4,110,650</u>	<u>-</u>	<u>4,110,650</u>
Investments:						
Advance to subsidiaries	1,025,000	-	-	1,025,000	(1,025,000)	-
Investment in affiliates	200,250	-	-	200,250	(200,250)	-
Furniture and equipment	118,785	282,396	-	401,181	-	401,181
Less accumulated depreciation	(59,447)	(250,606)	-	(310,053)	-	(310,053)
Furniture and equipment, net	<u>59,338</u>	<u>31,790</u>	<u>-</u>	<u>91,128</u>	<u>-</u>	<u>91,128</u>
Total assets	<u>\$ 4,974,495</u>	<u>\$ 108,839</u>	<u>\$ 343,694</u>	<u>\$ 5,427,028</u>	<u>\$ (1,225,250)</u>	<u>\$ 4,201,778</u>
LIABILITIES AND STOCKHOLDER'S EQUITY (DEFICIT)						
Current liabilities:						
Accounts payable and accrued expenses	\$ 2,169,681	\$ 137,175	\$ 114,846	\$ 2,421,702	\$ -	\$ 2,421,702
Total current liabilities	<u>2,169,681</u>	<u>137,175</u>	<u>114,846</u>	<u>2,421,702</u>	<u>-</u>	<u>2,421,702</u>
Advance from parent	-	1,025,000	-	1,025,000	(1,025,000)	-
Total liabilities	<u>2,169,681</u>	<u>1,162,175</u>	<u>114,846</u>	<u>3,446,702</u>	<u>(1,025,000)</u>	<u>2,421,702</u>
Stockholder's equity (deficit):						
Common stock	<u>2,447,758</u>	<u>200,000</u>	<u>250</u>	<u>2,648,008</u>	<u>(200,250)</u>	<u>2,447,758</u>
Retained earnings (deficit), beginning of year	184,755	(1,128,707)	97,434	(846,518)	-	(846,518)
Dividends paid	(500,000)	-	(100,000)	(600,000)	100,000	(500,000)
Net income (loss)	<u>672,301</u>	<u>(124,629)</u>	<u>231,164</u>	<u>778,836</u>	<u>(100,000)</u>	<u>678,836</u>
Retained earnings (deficit) end of year	<u>357,056</u>	<u>(1,253,336)</u>	<u>228,598</u>	<u>(667,682)</u>	<u>-</u>	<u>(667,682)</u>
Total stockholder's equity (deficit)	<u>2,804,814</u>	<u>(1,053,336)</u>	<u>228,848</u>	<u>1,980,326</u>	<u>(200,250)</u>	<u>1,780,076</u>
Total liabilities and stockholder's equity (deficit)	<u>\$ 4,974,495</u>	<u>\$ 108,839</u>	<u>\$ 343,694</u>	<u>\$ 5,427,028</u>	<u>\$ (1,225,250)</u>	<u>\$ 4,201,778</u>

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidating Statements of Income October 31, 2002

	AFBI	AACSI	AAIA	Total	Eliminations	Consolidated Total
Revenues:						
Satellite subscriptions and communication income	\$ 10,399,850	\$ 729,387	\$ -	\$ 11,129,237	\$ -	\$ 11,129,237
Accounting fees	503,468	-	-	503,468	(10,000)	493,468
Interest income	186,895	989	12,880	200,764	(150,000)	50,764
Commission income	38,207	-	382,488	420,695	-	420,695
Equipment rental income	-	54,398	-	54,398	-	54,398
Total revenues	11,128,420	784,774	395,368	12,308,562	(160,000)	12,148,562
Expenses:						
Satellite and communications	8,033,540	398,103	-	8,431,643	-	8,431,643
Management services	141,132	5,200	4,160	150,492	-	150,492
Salaries and wages	931,283	109,101	-	1,040,384	-	1,040,384
Employee benefits	258,983	24,829	-	283,812	-	283,812
Payroll taxes	65,192	7,686	-	72,878	-	72,878
Travel	96,457	2,029	2,694	101,180	-	101,180
Rent	191,144	26,314	2,750	220,208	-	220,208
Promotion	170,921	286	-	171,207	-	171,207
Insurance	14,440	2,461	5,463	22,364	-	22,364
Telephone	36,794	5,966	1,375	44,135	-	44,135
Printing and office supplies	38,550	1,719	3,511	43,780	-	43,780
Outside services and consultant fees	-	29,199	135,600	164,799	-	164,799
Legal, auditing and accounting	75,001	17,214	3,629	95,844	(10,000)	85,844
Subscriptions and newsletters	638	-	-	638	-	638
Depreciation and amortization	32,937	16,611	-	49,548	-	49,548
Safekeeping, taxes, licenses and fees	38,003	275	18,437	56,715	-	56,715
Contributions	5,000	-	-	5,000	-	5,000
Internet	14,197	-	-	14,197	-	14,197
Miscellaneous	184	2,429	-	2,613	-	2,613
Total expenses	10,144,396	649,422	177,619	10,971,437	(10,000)	10,961,437
Net income (loss) before federal income taxes and alternative minimum tax	984,024	135,352	217,749	1,337,125	(150,000)	1,187,125
Federal income taxes:						
Current	(362,139)	(46,930)	(75,500)	(484,569)	-	(484,569)
Deferred	(20,073)	-	-	(20,073)	-	(20,073)
Net income (loss)	\$ 601,812	\$ 88,422	\$ 142,249	\$ 832,483	\$ (150,000)	\$ 682,483

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidating Statements of Income, Continued October 31, 2001

	AFBI	AACSI	AAIA	Total	Eliminations	Consolidated Total
Revenues:						
Satellite subscriptions and communication income	\$ 9,111,091	\$ 276,056	\$ -	\$ 9,387,147	\$ -	\$ 9,387,147
Accounting fees	468,000	-	-	468,000	(10,000)	458,000
Interest income	177,843	2,097	20,329	200,269	(100,000)	100,269
Commission income	27,321	-	369,202	396,523	-	396,523
Equipment rental income	-	129,366	-	129,366	-	129,366
Total revenues	9,784,255	407,519	389,531	10,581,305	(110,000)	10,471,305
Expenses:						
Satellite and communications	7,123,186	230,479	-	7,353,665	-	7,353,665
Management services	85,000	5,000	4,000	94,000	-	94,000
Salaries and wages	861,488	128,493	-	989,981	-	989,981
Net employee benefits	217,391	38,655	-	256,046	-	256,046
Payroll taxes	62,060	9,511	-	71,571	-	71,571
Travel	54,046	3,117	2,040	59,203	-	59,203
Rent	119,960	21,273	2,500	143,733	-	143,733
Promotion	89,859	670	-	90,529	-	90,529
Insurance	15,149	2,123	4,417	21,689	-	21,689
Telephone	37,669	6,623	1,440	45,732	-	45,732
Printing and office supplies	28,385	2,279	3,300	33,964	-	33,964
Outside services and consultant fees	-	28,855	131,000	159,855	-	159,855
Legal, auditing and accounting	135,915	17,474	3,950	157,339	(10,000)	147,339
Subscriptions and newsletters	144	-	-	144	-	144
Depreciation and amortization	16,901	30,153	-	47,054	-	47,054
Safekeeping, taxes, licenses and fees	34,961	257	5,720	40,938	-	40,938
Internet	5,218	-	-	5,218	-	5,218
Miscellaneous	1,504	7,186	-	8,690	-	8,690
Total expenses	8,888,836	532,148	158,367	9,579,351	(10,000)	9,569,351
Net income (loss) before federal income taxes	895,419	(124,629)	231,164	1,001,954	(100,000)	901,954
Federal income taxes:						
Current	(191,169)	-	-	(191,169)	-	(191,169)
Deferred	(31,949)	-	-	(31,949)	-	(31,949)
Net income (loss)	\$ 672,301	\$ (124,629)	\$ 231,164	\$ 778,836	\$ (100,000)	\$ 678,836

American Farm Bureau, Inc. and Consolidated Subsidiaries

Consolidated Statements of Income Projected for the Years Ended October 31, 2003, 2004 and 2005

	Projected as of 10/31/2003	Projected as of 10/31/2004	Projected as of 10/31/2005
Cash flows from operating activities:			
Net income	\$ 1,082,483	\$ 1,632,483	\$ 2,232,483
Adjustments to reconcile net income to net cash provided by operating activities:			
Depreciation and amortization	51,848	59,054	76,054
Deferred tax asset	5,073	0	0
Changes in operating assets and liabilities:			
Accounts receivable	(312,947)	(482,947)	(482,947)
Inventory	0	0	0
Prepaid expenses and accrued interest	(15,000)	(23,000)	(30,000)
Accounts payable and accrued expenses	<u>283,548</u>	<u>849,453</u>	<u>1,274,453</u>
Net cash provided by operating activities	<u>1,095,005</u>	<u>2,035,043</u>	<u>3,070,043</u>
Cash flows from investing activities:			
Acquisition of furniture and equipment	(55,000)	(100,000)	(200,000)
Proceeds from sale of investments	150,000	225,000	555,000
Purchase of investments	<u>(225,000)</u>	<u>(550,000)</u>	<u>(750,000)</u>
Net cash (used in) provided by investing activities	(130,000)	(425,000)	(395,000)
Cash flows from financing activities:			
Dividends paid	<u>(600,000)</u>	<u>(700,000)</u>	<u>(800,000)</u>
Net cash used in financing activities	(600,000)	(700,000)	(800,000)
Net increase/(decrease) in cash and cash equivalents	365,005	910,043	1,875,043
Cash and cash equivalents at beginning of year	<u>2,044,683</u>	<u>2,409,688</u>	<u>3,319,731</u>
Cash and cash equivalents at end of year	<u>\$ 2,409,688</u>	<u>\$ 3,319,731</u>	<u>\$ 5,194,774</u>

EXHIBIT G

Capital Expenditures Budget

Applicant intends to purchase unbundled network elements from incumbent local exchange carriers and to collocate its state of the art telecommunications equipment within the existing facilities of other carriers, central offices of local exchange carriers, or other structures. Applicant will also use the existing conduits, ducts, rights-of way and facilities of other telecommunications carriers. Thus, the estimated cost of construction is expected to be negligible. Applicant's annual fixed and operating costs will be fully within the financial resources available to the applicant.

EXHIBIT H

Corporate Surety Bond

or

Irrevocable Letter of Credit

Continuation Certificate

The Hartford Insurance Group

The Hartford Fire Insurance Company

(hereinafter called the Company)

hereby continues in force its Bond No. 83BS3AN5303

in the sum of

Twenty Thousand

Dollars, \$20,000.00

on behalf of American Farm Bureau, Inc. d/b/a The Farm Bureau Connection
225 Touhy Avenue, Park Ridge, IL 60068
in favor of Tennessee Regulatory Authority

for the (extended) term beginning on September 14, 2003

and ending on September 14, 2004

subject to all the covenants and conditions of said Bond, said bond and this and all continuations thereof being one continuous contract.

This Continuation is executed upon the express condition that the Company's liability under said Bond and this and all continuations thereof shall not be cumulative and shall in no event exceed the sum of

Twenty Thousand

Dollars.

IN WITNESS THEREOF, the Company has caused this instrument to be signed by its officers proper for the purpose and its corporate seal to be hereto affixed on June 16, 2003

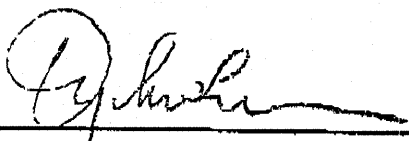
Hartford Fire Insurance Company

By:

Ann Gile

Attorney in fact

Attest:



TENNESSEE REGULATORY AUTHORITY

TENNESSEE TELECOMMUNICATIONS SERVICE PROVIDER'S SURETY BOND

Bond #: 83BSBAN5303

WHEREAS, American Farm Bureau, Inc. d/b/a The Farm Bureau Connection (the "Principal"), has applied to the Tennessee Regulatory Authority for authority to provide telecommunications services in the State of Tennessee; and

WHEREAS, under the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated, as amended, the Principal is required to file this bond in order to obtain such authority and to secure the payment of any monetary sanction imposed in any enforcement proceeding brought under Title 65 of the Tennessee Code Annotated or the Consumer Telemarketing Act of 1990 by or on behalf of the Tennessee Regulatory Authority (the "TRA"); and

WHEREAS, Hartford Fire Insurance Company (the "Surety"), a corporation licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, has agreed to issue this bond in order to permit the Principal to comply with the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated;


NOW THEREFORE, BE IT KNOWN, that we the Principal and the Surety are held and firmly bound to the STATE OF TENNESSEE, in accordance with the provisions of Tennessee Code Annotated, Title 65, Chapter 4, Section 125(j), in the full amount of twenty thousand dollars (\$20,000.00) lawful money of the United States of America to be used for the full and prompt payment of any monetary sanction imposed against the Principal, its representatives, successors or assigns, in any enforcement proceeding brought under Title 65 of Tennessee Code Annotated or the Consumer Telemarketing Act of 1990, by or on behalf of the TRA, for which obligation we bind ourselves, our representatives, successors and assigns, each jointly and severally, firmly and unequivocally by these presents.

This bond shall become effective on the 14th day of September, 2000, and shall be continuous; provided, however, that each annual renewal period or portion thereof shall constitute a new bond term. Regardless of the number of years this bond may remain in force, the liability of the Surety shall not be cumulative, and the aggregate liability of the Surety for any and all claims, suits or actions under this bond shall not exceed Twenty Thousand Dollars (\$20,000.00). The Surety may cancel this bond by giving thirty (30) days written notice of such cancellation to the TRA and Principal by certified mail, it being understood that the Surety shall not be relieved of liability that may have accrued under this bond prior to the date of cancellation.

PRINCIPAL
American Farm Bureau, Inc. d/b/a
The Farm Bureau Connection
Name of Company authorized by the TRA

125194
Company ID # as assigned by TRA

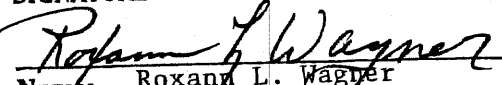
SIGNATURE OF PRINCIPAL


Name:
Title:

SURETY

Hartford Fire Insurance Company
Name of Surety
Hartford Plaza
Hartford, CT 06115
Address of Surety

SIGNATURE OF SURETY AGENT


Name: Roxann L. Wagner
Title: Assistant Secretary

Address of Surety Agent:
American Agricultural Insurance Agency, Inc.
225 West Touhy Avenue
Park Ridge, Illinois 60068

THIS BOND IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF SECTION 125, CHAPTER 4, TITLE 65 OF THE TENNESSEE CODE ANNOTATED AS AMENDED BY CHAPTER NO. 586, 2000 PUBLIC ACTS. SHOULD THERE BE ANY CONFLICT WITH THE TERMS HEREOF AND THE STATUTE OR REGULATIONS PROMULGATED THEREUNDER, THE STATUTE OR REGULATIONS SHALL PREVAIL. (POWER OF ATTORNEY FROM AN APPROVED INSURANCE COMPANY MUST BE ATTACHED.)

ACKNOWLEDGMENT OF PRINCIPAL

RECEIVED
TELECOMMUNICATIONS DIVISION
TENNESSEE REGULATORY AUTHORITY

SEP 22 2000

STATE OF ILLINOIS
COUNTY OF COOK

Before me, a Notary Public of the State and County aforesaid, personally appeared Richard D. Harris
with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who
executed the foregoing bond on behalf of American Farm Bureau, Inc., and he acknowledged to me that he
executed the same. d/b/a The Farm Bureau Connection

WITNESS my hand and seal this 9th day of September, 2000.

My Commission Expires:

November 4, 2003



Susan Patten
Notary Public

ACKNOWLEDGMENT OF SURETY

STATE OF ILLINOIS
COUNTY OF COOK

Before me, a Notary Public of the State and County aforesaid, personally appeared Roxann L. Wagner
with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual
who executed the foregoing bond on behalf of Hartford Fire Ins. Co within named Surety, a corporation
licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to
engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, and that he as
such an individual being authorized to do so, executed the foregoing bond, by signing the name of the corporation by
himself and as such individual.

WITNESS my hand and seal this 9th day of September, 2000.

My Commission Expires:

November 4, 2003



Susan Patten
Notary Public

APPROVAL AND INDORSEMENT

This is to certify that I have examined the foregoing bond and found the same to be sufficient and in conformity to law,
that the sureties on the same are good and worth the penalty thereof, and that the same has been filed with the Tennessee
Regulatory Authority, State of Tennessee, this _____ day of _____, 20____.

Name:

Title:

ACKNOWLEDGMENT OF PRINCIPAL

STATE OF ILLINOIS
COUNTY OF COOK

Before me, a Notary Public of the State and County aforesaid, personally appeared Roxann L. Wagner
with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who
executed the foregoing bond on behalf of American Farm Bureau, Inc., and he acknowledged to me that he
executed the same. d/b/a The Farm Bureau Connection

WITNESS my hand and seal this 9th day of September, 2000.

My Commission Expires:

November 4, 2003



Susan Patten
Notary Public

ACKNOWLEDGMENT OF SURETY

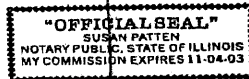
STATE OF ILLINOIS
COUNTY OF COOK

Before me, a Notary Public of the State and County aforesaid, personally appeared Roxann L. Wagner
with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual
who executed the foregoing bond on behalf of Hartford Fire Ins. Co. within named Surety, a corporation
licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to
engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, and that he as
such an individual being authorized to do so, executed the foregoing bond, by signing the name of the corporation by
himself and as such individual.

WITNESS my hand and seal this 9th day of September, 2000.

My Commission Expires:

November 4, 2003



Susan Patten
Notary Public

APPROVAL AND INDORSEMENT

This is to certify that I have examined the foregoing bond and found the same to be sufficient and in conformity to law,
that the sureties on the same are good and worth the penalty thereof, and that the same has been filed with the Tennessee
Regulatory Authority, State of Tennessee, this _____ day of _____, 20__.

Name:
Title:

Bond

BOND NO. 83BSBAN5303

Know All Men By These Presents,

That we, American Farm Bureau, Inc. d/b/a The Farm Bureau Connection
of 225 Touhy Avenue, Park Ridge, IL 60068
and Hartford Fire Insurance Company
under the laws of the State of Connecticut
the City of Hartford
bound unto Tennessee Regulatory Authority

as Principal.
, a corporation organized
, having its principal office in
, as Surety, are held and firmly

in the sum of Twenty Thousand Dollars (\$ 20,000)
lawful money of the United States, for which payment well and truly to be made, we bind ourselves, our heirs, executors,
administrators, successors and assigns, jointly and severally, firmly by these presents.

Whereas, the above bounden Principal has been granted a

Now, Therefore, the Condition of this Obligation is Such, that if the above Principal shall indemnify and save
harmless the Tennessee Regulatory Authority

against loss to which the Tennessee Regulatory Authority
may be subject by reason of said Principal's breach of any ordinance, rule or regulation relating to the above described
license or permit, then this obligation shall be null and void, otherwise to remain in full force and effect.

This obligation may be canceled by said Surety by giving thirty (30) days notice in writing of its intention so to do
to said Tennessee Regulatory Authority

and the said Surety shall be relieved of any further liability under this bond thirty (30) days after receipt of said notice
by the said Tennessee Regulatory Authority

No cause of action shall lie against the surety unless commenced within two years from the date the cause of action
accrues against the principal.

Regardless of the number of years this bond shall continue in force and the number of premiums which shall be payable
or paid, the surety's total limit of liability shall not be cumulative from year to year or period to period.

Signed, sealed and dated this

14th

day of

September

19 2000

Principal	(Seal)
American Farm Bureau, Inc. d/b/a The Farm Bureau Connection	
By:	(Seal)
Surety	
Hartford Fire Insurance Company	
By:	(Seal)
Roxann L Wagner,	Attorney-in-Fact

HARTFORD FIRE INSURANCE COMPANY

Hartford, Connecticut

POWER OF ATTORNEY

Know all men by these Presents, That HARTFORD FIRE INSURANCE COMPANY, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, does hereby make, constitute and appoint ROXANN L. WAGNER, HARRY M. BROWN OF PARK RIDGE, ILLINOIS

its true and lawful Attorney(s)-in-Fact, with full power and authority to each of said Attorney(s)-in-Fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities; and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed, // penalties not exceeding the sum of:

UNLIMITED

and to bind HARTFORD FIRE INSURANCE COMPANY thereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of HARTFORD FIRE INSURANCE COMPANY and sealed and attested by one other of such Officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof

This Power of Attorney is granted under and by authority of the By-Laws of HARTFORD FIRE INSURANCE COMPANY, ("the Company") as amended by the Board of Directors at a meeting duly called and held on July 9, 1997, as follows:

ARTICLE IV

SECTION 7. The President or any Vice President or Assistant Vice-President, acting with any Secretary or Assistant Secretary shall have power and authority to sign and execute and attach the seal of the Company to bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and such instruments so signed and executed, with or without the common seal, shall be valid and binding upon the Company

SECTION 8. The President or any Vice-President or any Assistant Vice President acting with any Secretary or Assistant Secretary, shall have power and authority to appoint, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more resident Vice Presidents, resident Assistant Secretaries and Attorneys-in-Fact and at any time to remove any such resident Vice-President, resident Assistant Secretary, or Attorney-in-Fact, and revoke the power and authority given to him.

Resolved, that the signatures of such Officers and the seal of the Company may be affixed to any such power of attorney or to any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached

In Witness Whereof, HARTFORD FIRE INSURANCE COMPANY has caused these presents to be signed by its Assistant Vice-President, and its corporate seal to be hereto affixed, duly attested by its Secretary, this 17th day of September, 1997.

HARTFORD FIRE INSURANCE COMPANY

Paul A. Bergenholtz



Robert L. Post

Paul A. Bergenholtz, Assistant Secretary

Robert L. Post, Assistant Vice President

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } SS.

On this 17th day of September, A.D. 1997, before me personally came Robert L. Post, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Assistant Vice-President of HARTFORD FIRE INSURANCE COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } SS.



Jean H. Wozniak
Jean H. Wozniak
Notary Public
My Commission Expires June 30, 2004

CERTIFICATE

I, the undersigned, Secretary of HARTFORD FIRE INSURANCE COMPANY, a Connecticut Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore, that Article IV, Sections 7 and 8 of the By-Laws of HARTFORD FIRE INSURANCE COMPANY, set forth in the Power of Attorney, are now in force.

Signed and sealed at the City of Hartford.

Dated the 14th day of September, 2000

Richard L. Marshall Jr.



J. Dennis Lane

Richard L. Marshall, Jr., Assistant Secretary

J. Dennis Lane, Assistant Vice President

EXHIBIT I

Small and Minority-Owned Telecommunications

Business Participation Plan

American Farm Bureau, Inc.
d/b/a The Farm Bureau® Connectionsm

**SMALL AND MINORITY-OWNED TELECOMMUNICATIONS
BUSINESS PARTICIPATION PLAN**

Pursuant to T.C.A. §65-5-212, as amended, American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm ("AFB") submits this small and minority-owned Telecommunications business participation plan (the "Plan") along with its Application for a Certificate of Public Convenience and Necessity to provide competing intrastate and local exchange services in Tennessee.

I. PURPOSE

The purpose of §65-5-212 is to provide opportunities for small and minority-owned businesses to provide goods and services to Telecommunications service providers. AFB is committed to the goals of §65-5-212 and to taking steps to support the participation of small and minority-owned Telecommunications businesses in the Telecommunications industry. AFB will endeavor to provide opportunities for small and minority-owned Telecommunications businesses to compete for contracts and subcontracts for goods and services. As part of its procurement process, AFB will make efforts to identify and inform minority-owned and small businesses that are qualified and capable of providing goods and services to AFB of such opportunities. AFB's representatives will contact the Department of Economic and Community Development, the administrator of the small and minority-owned Telecommunications assistance program, to obtain a list of qualified vendors. Moreover, AFB will seek to increase awareness of such opportunities so that companies not otherwise identified will have sufficient information to participate in the procurement process.

II. DEFINITIONS

As defined in §65-5-212.

Minority-Owned Business. Minority-owned business shall mean a business which is solely owned, or at least fifty-one percent (51%) of the assets or outstanding stock of which is owned, by an individual who personally manages and controls daily operations of such business, and who is impeded from normal entry into the economic mainstream because of race, religion, sex or national origin and such business has annual gross receipts of less than four million dollars (\$4,000,000).

Small Business. Small Business shall mean a business with annual gross receipts of less than four million dollars (\$4,000,000).

III. ADMINISTRATION

AFB's Plan will be overseen and administered by the individual named below (hereinafter "Administrator"), who will be responsible for carrying out and promoting AFB's full efforts to provide equal opportunities for small and minority-owned businesses. The Administrator of the Plan will be:

Casey Wojciechowski, General Manager
American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm
225 Touhy Avenue
Park Ridge, IL 60068
Telephone: (847) 685-8600

The Administrator's responsibilities will include:

- (1) Maintaining an updated Plan in full compliance with §65-5-212 and the rules and orders of the Tennessee Regulatory Authority.
- (2) Establishing and developing policies and procedures necessary for the successful implementation of the Plan.
- (3) Preparing and submitting such forms as may be required by the Tennessee Regulatory Authority, including the filing of required annual updates.

- (4) Serving as the primary liaison to and cooperate with the Tennessee Regulatory Authority, other agencies of the State of Tennessee, and small and minority-owned businesses to locate and use qualified small and minority-owned businesses as defined in §65-5-212.
- (5) Searching for and developing opportunities to use small and minority-owned businesses and encouraging such businesses to participate in and bid on contracts and subcontracts.
- (6) Providing records and reports and cooperating in any authorized surveys as required by the Tennessee Regulatory Authority.
- (7) Establishing a record-keeping system to track qualified small and minority-owned businesses and efforts to use such businesses.
- (8) Providing information and educational activities to persons within AFB and training such persons to seek out, encourage, and promote the use of small and minority-owned businesses.

In performance of these duties, the Administrator will utilize a number of resources, including:

Chambers of Commerce
The Tennessee Department of Economic and Community Development
The United States Department of Commerce
Small Business Administration
Office of Minority Business
The National Minority Supplier Development Counsel
The National Association of Women Business Owners
The National Association of Minority Contractors
Historically Black Colleges, Universities, and Minority Institutions

The efforts to promote and ensure equal opportunities for small and minority-owned businesses are primarily spelled out in the Administrator's duties above. Additional efforts to provide opportunities to small and minority-owned businesses will include offering, where appropriate and feasible, small and minority-owned businesses assistance with technical, insurance, bonding, licensing, production, and deadline requirements.

IV. RECORDS AND COMPLIANCE REPORTS

AFB will maintain records of qualified small and minority-owned business and efforts to use the goods and services of such businesses. In addition, AFB will maintain records of

educational and training activities conducted or attended and of the internal procurement procedures adopted to support this plan.

AFB will submit records and reports required by the Tennessee Regulatory Authority concerning the Plan. Moreover, AFB will cooperate fully with any surveys and studies required by the Tennessee Regulatory Authority.

American Farm Bureau, Inc.
d/b/a The Farm Bureau[®] Connectionsm

By: 

Patrick D. Crocker
Attorney

Dated: October 6, 2003

EXHIBIT J

Toll Dialing Parity Plan

AMERICAN FARM BUREAU, INC.
D/B/A THE FARM BUREAU CONNECTION

PROPOSED PLAN FOR PROVIDING TOLL DIALING PARITY

Introduction

Section 251(b)(3) of the Telecommunications Act of 1996 (the "Act"), 47 USC §251(b)(3), requires each local exchange carrier ("LEC") to provide dialing parity to competing providers of telephone exchange service and telephone toll services. In order to ensure that each LEC is providing toll dialing parity, the Federal Communications Commission's ("FCC") regulations implementing the ACT, 48 CFR §52.213, require each LEC to file a plan for providing toll dialing parity with the state commission or the FCC. American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm ("AFB") hereby files, for review by the Tennessee Regulatory Authority ("TRA"), its Proposed Plan for Providing Toll Dialing Parity.

TOLL DIALING PARITY PLAN

Technical Implementation

AFB will be offering dialing parity for all toll calls. Each customer requesting AFB local exchange service will be given the opportunity to affirmatively select a presubscribed carrier for intraLATA toll and interexchange toll calls. AFB intends to utilize the underlying carrier's 2-PIC capabilities. This allows a customer to presubscribe to a preferred carrier for intraLATA toll calls and the same or different carrier for interLATA toll calls. AFB will be implementing this plan upon receiving authority from the TRA to provide service. AFB will initially be establishing service in the LATA served by Bell South.

Business Office Practices

AFB will ensure that all customers are aware they have a choice of intraLATA, as well as interLATA toll carriers. In response to each request for AFB service, an AFB sales

representative will inform the customer that AFB will presubscribe the customer's toll service to both the intraLATA and the interLATA toll carrier(s) of the customer's choice. In this way, the customer knows that a choice can be made among intraLATA and interLATA toll carriers. All carriers will be treated on a non-discriminatory basis and each customer will be given the opportunity to affirmatively select an intraLATA and interLATA toll carrier. AFB will maintain a list of available toll carriers and keep it updated. AFB will process a customer's PIC charge to a toll carrier other than AFB in the same fashion and in the same time frames as a request to presubscribe to itself. Once an AFB customer has chosen an intraLATA and interLATA toll carrier, the customer will be able to verify that selection at any time by dialing a toll free number. Customers will have access on a nondiscriminatory basis to telephone numbers, operator services, directory assistance, and directory listings. AFB does not have a PIC change charge waiver period at this time.

In responding to a communication from another intraLATA and interLATA telecommunications carrier, AFB's customer care representative will use an industry-standard Customer Account Record ("CARE") format to accept the required change. Such changes will be implemented only through a CARE request to ensure that changes are not made without appropriate authorization. Other carriers may submit a CARE request of AFB either manually or electronically.

Anti-Slamming

AFB will comply with the FCC's anti-slamming provisions, 47 CFR § 64-110-150. AFB will make available a PIC-freeze option to requesting customers to protect the customer from unauthorized changes to its selected intraLATA and interLATA toll carrier.

Dialing Plan

The following matrix outlines the proposed routing of calls.

0	AFB local Operator Service
00	Dial to presubscribed Toll Provider Operator Service
1+10 digits	Dial to presubscribed intraLATA Toll Provider or interLATA Toll Provider Operator Service (depending on 10 digit number dialed).
10xxx or 101xxx+0	Dial around presubscribed intraLATA or interLATA Toll Provider to alternate Toll Provider Operator Service identified by code used by xxx or xxix portion of dialing request).
10xxx or 101xxxx+0+10 digits	Dial around presubscribed intraLATA or interLATA Toll Provider to alternate Toll Provider Operator Service (identified by code used in xxx or xxix portion of dialing request).
10xxx or 101xxxx+1+10 digits	Dial around presubscribed intraLATA or interLATA Toll Provider to direct dial through alternate Toll Provider (identified by code used in xxx or xxix portion of dialing request).

Applicability

This plan for providing dialing parity is intended to apply to all dial tone lines provisioned by AFB. AFB will comply with all rules of the FCC and the TRA.

Conclusion

AFB respectfully request that the TRA approve its proposed plan for providing toll-dialing parity.

EXHIBIT K

Notice of Application

CERTIFICATE OF SERVICE

STATE OF MICHIGAN)
) ss.
COUNTY OF KALAMAZOO)

Teresa Bitterling, being duly sworn, deposes and states that on the 6th day of October, 2003, served a copy of the NOTICE OF FILING of the APPLICATION OF AMERICAN FARM BUREAU, INC. D/B/A THE FARM BUREAU[®] CONNECTIONsm FOR A CERTIFICATE TO PROVIDE COMPETING LOCAL TELECOMMUNICATIONS SERVICES via U.S. Mail on the parties on the attached service list.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 6th day of October, 2003 at Kalamazoo, Michigan.

Teresa Bitterling

BEFORE THE TENNESSEE REGULATORY AUTHORITY

IN THE MATTER OF THE APPLICATION)
OF AMERICAN FARM BUREAU, INC.)
D/B/A THE FARM BUREAU®)
CONNECTIONsm FOR A CERTIFICATE)
TO PROVIDE COMPETING LOCAL)
TELECOMMUNICATIONS SERVICES)

NOTICE OF FILING

TO: ALL INTERESTED PARTIES SET FORTH IN EXHIBIT K OF THIS APPLICATION.

PLEASE TAKE NOTICE, that in accordance with the Tennessee Regulatory Authority Rules for the Provision of Competitive Intrastate Telecommunications Services, you are hereby given notice that on October 6th, 2003, AMERICAN FARM BUREAU, INC. D/B/A THE FARM BUREAU® CONNECTIONsm filed an Application for a Certificate of Public Convenience and Necessity to Provide Facilities-based AND Resold Local Exchange Telecommunications Services.

This 6th day of October, 2003.

AMERICAN FARM BUREAU, INC.
D/B/A THE FARM BUREAU® CONNECTIONsm

BY: _____

Patrick D. Crocker
Its Attorney

LISTING
INCUMBENT LOCAL EXCHANGE SERVICE PROVIDERS
CERTIFICATED IN TENNESSEE (FACILITIES-BASED)

- 1) **ARDMORE TELEPHONE COMPANY, INC.**
P.O. Box 549
517 Ardmore Avenue
Ardmore, TN 38449

(205) 423-2131
(205) 423-2208 (Fax)
- 2) **BELLSOUTH**
333 Commerce Street
Nashville, TN 37201-3300

(615) 214-3800
(615) 214-8820 (Fax)
- 3) **CENTURY TELEPHONE OF ADAMSVILLE**
P.O. Box 405
116 N. Oak Street
Adamsville, TN 38310

(901) 632-3311
(901) 632-0232 (Fax)
- 4) **CENTURY TELEPHONE OF CLAIBORNE**
P.O. Box 100
507 Main Street
New Tazewell, TN 37825

(423) 626-4242
(423) 626-5224 (Fax)
- 5) **CENTURY TELEPHONE OF OOLTEWAH-COLLEGE DALE, INC.**
P.O. Box 782
5616 Main Street
Ooltewah, TN 37363

(423) 238-4102
(423) 238-5699 (Fax)
- 6) **CITIZENS COMMUNICATIONS COMPANY OF TENNESSEE**
P.O. Box 770
300 Bland Street
Bluefield, WV 24701

LISTING
INCUMBENT LOCAL EXCHANGE SERVICE PROVIDERS
CERTIFICATED IN TENNESSEE (FACILITIES-BASED)

- 7) **CITIZENS COMMUNICATIONS COMPANY OF THE VOLUNTEER STATE**
P.O. Box 770
300 Bland Street
Bluefield, WV 24701
- 8) **LORETTO TELEPHONE COMPANY, INC.**
P.O. Box 130
Loretto, TN 38469

(931) 853-4351
(931) 853-4329 (Fax)
- 9) **MILLINGTON TELEPHONE COMPANY, INC.**
P.O. Box 429
4880 Navy Road
Millington, TN 38083-0429

(901) 872-3311
(901) 873-0022 (Fax)
- 10) **SPRINT-UNITED**
112 Sixth Street
Bristol, TN 37620

(423) 968-8161
(423) 968-3148 (Fax)
- 11) **TDS TELECOM-CONCORD TELEPHONE EXCHANGE, INC.**
P.O. Box 22610
701 Concord Road
Knoxville, TN 37933-0610

(423) 966-5828
(423) 966-9000 (Fax)
- 12) **TDS TELECOM-HUMPHREYS COUNTY TELEPHONE COMPANY**
P.O. Box 552
203 Long Street
New Johnsonville, TN 37134-0552

(931) 535-2200
(931) 535-3309 (Fax)

LISTING
INCUMBENT LOCAL EXCHANGE SERVICE PROVIDERS
CERTIFICATED IN TENNESSEE (FACILITIES-BASED)

- 13) **TDS TELECOM-TELLICO TELEPHONE COMPANY, INC.**
P.O. Box 9
102 Spence Street
Tellico Plains, TN 37385-0009

(423) 671-4600
(423) 253-7080 (Fax)

- 14) **TDS TELECOM-TENNESSEE TELEPHONE COMPANY**
P.O. Box 18139
Knoxville, TN 37928-2139

(423) 922-3535
(423) 922-9515 (Fax)

- 15) **TEC-CROCKETT TELEPHONE COMPANY, INC.**
P.O. Box 7
Friendship, TN 38034

(901) 677-8181

- 16) **TEC-PEOPLE'S TELEPHONE COMPANY, INC.**
P.O. Box 310
Erin, TN 37061

(931) 289-4221
(931) 289-4220 (Fax)

- 17) **TEC-WEST TENNESSEE TELEPHONE COMPANY, INC.**
P.O. Box 10
244 E. Main Street
Bradford, TN 38316

(901) 742-2211

- 18) **UNITED TELEPHONE COMPANY**
P.O. Box 38
120 Taylor Street
Chapel Hill, TN 37034

(931) 364-2289
(931) 364-7202 (Fax)

EXHIBIT L

Numbering Issues

NUMBERING ISSUES

Please provide answers to the following questions concerning numbering within your proposed service area.

1. What is your company's expected demand for NXXs per NPA within a year of approval of your application?

The Company's expected demand for NXXs per NPA within a year of approval is 5,000.

2. How many NXXs do you estimate that you will request from NANPA when you establish your service footprint?

The Company will not order NXXs in blocks and estimates an aggregate amount consistent with the answer to Question 1 herein above.

3. When and in what NPA do you expect to establish your service footprint?

The Company intends to market service throughout the State of Tennessee. Accordingly, the Company's footprint shall initially include BellSouth.

4. Will the company sequentially assign telephone numbers within NXXs?

Yes.

5. What measures does the company intend to take to conserve Tennessee numbering resources?

The Company will assign numbers consistent with demand.

6. When ordering new NXXs for growth, what percentage fill of an existing NXX does the company use to determine when a request for a new NXX will be initiated?

Majority of NXX's will be existing customers.

EXHIBIT M

Tennessee Specific Operational Issues

Please provide answers to the following questions concerning Tennessee Specific Operational Issues.

1. How does the company intend to comply with TCA §65-21-114? In its description, please explain technically how the company will not bill for countywide calls within Tennessee.

Billing features will prevent the billing of countywide calls.

2. Is the company aware of the Tennessee County Wide Calling database maintained by BellSouth and the procedures to enter your telephone numbers on the database?

Yes.

3. Is your company aware of the local calling areas provided by the Incumbent Local Exchange Carriers in your proposed service areas?

Yes.

4. Explain the procedures that will be implemented to assure that your customers will not be billed long distance charges for calls within the metro calling areas.

Billing features will preclude such billing.

5. Please provide the name and telephone number of an employee of your company that will be responsible to work with the TRA on resolving customer complaints.

Casey Wojciechowski

(847) 685-8600

6. Does the company intend to telemarket its services in Tennessee? If yes, is the company aware of the telemarketing statutes and regulations found in TCA §65-4-401 *et seq.* And Chapter 1220-4-11?

Yes, the Company intends to telemarket its services.

Yes, the Company is aware of the telemarketing statutes and regulations.

EXHIBIT N

Pre-filed Testimony

**BEFORE THE
TENNESSEE REGULATORY AUTHORITY
NASHVILLE, TENNESSEE**

**APPLICATION OF
AMERICAN FARM BUREAU, INC. D/B/A
THE FARM BUREAU® CONNECTIONsm
FOR A CERTIFICATE TO PROVIDE
COMPETING LOCAL TELEPHONE
SERVICES**

PRE-FILED TESTIMONY OF CASEY WOJCIECHOWSKI

I, Casey Wojciechowski, do hereby testify as follows in support of the application of American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm (AFB) for a Certificate of Convenience and Necessity as a competing telecommunications services provider to provide telecommunication services throughout the State of Tennessee.

Q: Please state your full name, business address, and position.

A: My name is Casey Wojciechowski. My business address is American Farm Bureau, Inc. d/b/a The Farm Bureau® Connectionsm, 225 Touhy Avenue, Park Ridge, IL 60068. My position is General Manager of AFB.

Q: Please briefly describe your duties.

A: I am responsible for all program operations, a national call center and customer service, compliance issues and contract negotiations regarding vendors, billing, taxes and product offering. I am also responsible for the management of 260 Farm Bureau satellite network sites and the negotiation and maintenance of Farm Bureau's 1.5 million dollar per year data contract.

Q: Please describe your business experience and educational background.

A: My communications career began in the United States Marine Corps more than 30 years ago where I served in aircraft communications managing one of the largest communications and navigation repair facilities in the Marines. After the service I furthered my telecommunication expertise in the sales, marketing and management of the industry by focusing on Internet, data and voice applications for small to multi-million dollar businesses for both AT&T and MCI. As General Manager of American Farm Bureau, Inc., I personally envisioned and launched Farm Bureau Connection, a national long distance program.

Q: Are all statements in AFB's Application true and correct to the best of your knowledge, information and belief?

A: Yes, to the best of my knowledge, information and belief all statements in AFB's Application are true and correct.

Q: Please describe the current corporate structure of AFB.

A: AFB is a corporation incorporated under the laws of the State of Illinois.

Q: Does AFB possess the requisite managerial, financial, and technical abilities to provide the services for which it has applied for authority?

A: Yes, AFB possesses the requisite managerial, financial, and technical abilities to provide the services for which it has applied for authority.

Q: Please describe AFB's financial qualifications.

A: As evidence of AFB's financial qualifications and resources to offer telecommunications services in Tennessee, we submit financial information in Exhibit F.

Q: Please describe AFB's managerial and technical qualifications.

A: The senior management of AFB has great depth in the telecommunications industry and offer extensive technical and managerial expertise to AFB pertaining to the telecommunications business. In evidence of managerial and technical qualifications we submit Exhibit A-5, which includes the biographies of AFB's key officers.

Q: What services will AFB offer?

A: AFB's initial line of local services will be comparable to that currently offered by the incumbent LECs. Initially, AFB plans to offer basic access line service, Optional Calling Features, Directory Assistance, Directory Services, and Operator Services, as well as all services required under Chapter 1220-4-8-.04 (3) (b) and (c).

Q: Will AFB offer service to all consumers within its service area?

A: Yes, AFB will offer service to all consumers within its service area. AFB intends to market to business and residential customers.

Q: Will the granting of a certificate of convenience and necessity to AFB serve the public interest?

A: Yes, the public will benefit both directly, through the use of the competitive services to be offered by AFB and indirectly, because AFB's presence in Tennessee will increase the incentive for other telecommunications providers to operate more efficiently, offer more innovative services, reduce their prices, and improve their quality of service. Granting of a certificate of convenience and necessity to AFB will further enhance the service options available to Tennessee citizens.

Q: Does AFB intend to comply with all TRA rules, statutes, and orders pertaining to the provision of telecommunications services in Tennessee, including those for disconnection and reconnection of service?

A: Yes, AFB intends to comply with all TRA rules, statutes, and orders pertaining to the provision of telecommunications services in Tennessee, including those for disconnection and reconnection of service.

Q: Has any state ever denied AFB or one of its affiliates authorization to provide intrastate service?

A: No, AFB has not ever been denied authority to provide intrastate service by any State or jurisdiction.

Q: Has any state ever revoked the certification of AFB or one of its affiliates?

A: No, AFB's certification has not ever been revoked in any state or jurisdiction.

Q: Has AFB or one of its affiliates ever been investigated or sanctioned by any regulatory authority for service or billing irregularities?

A: AFB has not ever been investigated or sanctioned by any regulatory authority for service or billing irregularities.

Q: Who is knowledgeable about AFB's operations and will serve as AFB's regulatory and customer service contact?

A: Casey Wojciechowski.

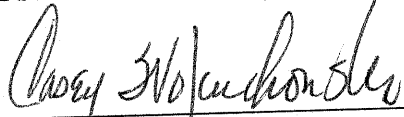
Q: Please explain in detail AFB's proposed procedures for responding to information requests from the TRA and its staff.

A: AFB's attorney or company staff will respond to information requests from the TRA and its staff.

Q: Does this conclude your testimony?

A: Yes it does.

I swear that the foregoing testimony is true and correct to the best of my knowledge.



Casey Wojciechowski
General Manager
American Farm Bureau, Inc.
d/b/a The Farm Bureau Connection

Subscribed and sworn to me this 13th day of AUGUST, 2003.



Notary Public

State of ILLINOIS

County of COOK

My commission expires 11-04-03

